

## Claims

What is claimed is:

- [c1] A method for transaction approval, comprising:
- submitting a transaction approval request from a transaction site to a clearing agency;
  - submitting a user authorization request from the clearing agency to a user device;
  - receiving a response to the user authorization request; and
  - sending a response to the transaction approval request from the clearing agency to the transaction site.
- [c2] The method of claim 1, wherein the user device comprises at least one selected from a telephone, a wireless phone, a personal digital assistant, a pager, an internet appliance, and a computer.
- [c3] The method of claim 1, wherein the response to the user authentication request comprises one selected from the group consisting of approval, denial, fraud, and a default response.
- [c4] The method of claim 1, wherein the submitting a user authentication request and the receiving a response to the user authorization are via wireless communications.
- [c5] The method of claim 1, wherein the clearing agency comprises at least one server selected from the group consisting of an application server, a web server, and a database server.
- [c6] The method of claim 5, wherein the database server comprises a database having therein information on a selected manner by which to submit the user authentication request.
- [c7] The method of claim 6, wherein the database is a relational database.

- [c8] The method of claim 6, further comprising querying a database for the selected manner by which to submit the user authentication request.
- [c9] A method for transaction approval, comprising:
- submitting a transaction approval request from a transaction site to a clearing agency;
  - querying a database for a selected manner by which to submit a user authentication request;
  - submitting the user authorization request from the clearing agency to a user device;
  - receiving a response to the user authorization request; and
  - sending a response to the transaction approval request from the clearing agency to the transaction site.
- [c10] A method for transaction approval, comprising:
- submitting a transaction approval request from a transaction site to a clearing agency;
  - determining whether a trusted transaction is elected;
  - submitting a user authorization request from the clearing agency to a user device, if a trusted transaction is determined to be elected;
  - receiving a response to the user authorization request from the user device, if the user authentication request was submitted; and
  - sending a response to the transaction approval request from the clearing agency to the transaction site.
- [c11] The method of claim 10, wherein the user device comprises at least one selected from the group consisting of a telephone, a wireless phone, a personal digital assistant, a pager, an internet appliance, and a computer.

- [c12]** A system for transaction approval, comprising:
- a clearing agency for the transaction approval, the clearing agency having a function to request for user authorization;
  - a network, operatively coupled to the clearing agency; and
  - a user device adapted to be operatively coupled to the network for trusted transaction approval.
- [c13]** The system of claim 12, wherein the clearing agency comprises at least one server selected from the group consisting of an application server, a web server, and a database server.
- [c14]** The system of claim 12, wherein the user device comprises one selected from the group consisting of a wireless phone, a personal digital assistant, an internet appliance, and a computer.
- [c15]** The system of claim 12, wherein the user device comprises a limited-resource device.
- [c16]** The system of claim 12, wherein the network comprises one selected from the group consisting of Internet, a virtual private network, a telephone network, a radio link, a satellite link, and a private network.
- [c17]** The system of claim 12, further comprising a machine at a transaction site operatively coupled to the network.
- [c18]** The system of claim 17, wherein the machine comprise one selected from the group consisting of an automatic teller machine, a credit card reader, and a debit card reader.

**[c19]** A system for transaction approval, comprising:

a clearing agency for the transaction approval, the clearing agency having a function to request for user authorization;

means for communication, operatively coupled to the clearing agency; and

means for user authorization, adapted to be operatively coupled to the means for communication.

**[c20]** The system of claim 19, wherein the clearing agency comprises at least one server selected from the group consisting of an application server, a web server, and a database server.

**[c21]** The system of claim 19, wherein the clearing agency comprises a function to determine whether a trusted transaction is elected.

**[c22]** The system of claim 19, further comprising a machine at a transaction site, the machine being operatively coupled to the means for communication.

**[c23]** The system of claim 22, wherein the machine is one selected from the group consisting of an automatic teller machine, a credit card reader, and a debit card reader.